

HANMI FINANCIAL CORPORATION

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 2900261	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$1,428	\$4,231	196.2%		
Loans	\$644	\$2,796	334.5%		
Construction & development	\$3	\$10	240.8%		
Closed-end 1-4 family residential	\$25	\$124	398.9%		
Home equity	\$0	\$23	5800.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$3	358.2%		
Commercial & Industrial	\$13	\$250	1846.6%		
Commercial real estate	\$578	\$2,282	294.7%		
Unused commitments	\$5	\$308	6502.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$230	\$761	231.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$92	\$299	224.9%		
Cash & balances due	\$305	\$158	-48.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,293	\$3,780	192.2%		
Deposits	\$1,257	\$3,575	184.5%		
Total other borrowings	\$10	\$150	1400.0%		
FHLB advances	\$10	\$150	1400.0%		
Equity					
Equity capital at quarter end	\$135	\$451	234.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.1%	10.4%	--		
Tier 1 risk based capital ratio	23.2%	13.9%	--		
Total risk based capital ratio	24.5%	15.2%	--		
Return on equity ¹	-23.4%	6.5%	--		
Return on assets ¹	-2.2%	0.7%	--		
Net interest margin ¹	3.7%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	22.7%	86.3%	--		
Loss provision to net charge-offs (qtr)	-652.6%	-425.4%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	45.9%	1.9%	0.0%	0.0%	--
Closed-end 1-4 family residential	86.6%	3.2%	0.2%	0.0%	--
Home equity	63.8%	7.5%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	5.3%	0.0%	0.8%	0.0%	--
Commercial & Industrial	41.3%	3.1%	9.1%	0.2%	--
Commercial real estate	40.8%	1.9%	0.7%	0.0%	--
Total loans	44.5%	2.2%	0.8%	0.1%	--